

**Information to identify the case:**

Debtor 1	<u>Mildred Fung</u>	Social Security number or ITIN	xxx-xx-4676
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Glenford Fung</u>	Social Security number or ITIN	xxx-xx-3420
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-15019-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mildred Fung

Glenford Fung

6/22/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mildred Fung  
 Glenford Fung  
 Debtors

Case No. 18-15019-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db/jdb  
 cr  
 Mildred Fung, Glenford Fung, 39 Scarborough Way, Vincetown, NJ 08088-1121  
 +Nissan Motor Acceptance Corporation, c/o Stewart, Zlmen & Jungers, Ltd., 2860 Patton Rd.,  
 Roseville, MN 55113-1100  
 517387926 Accessone, PO Box 38026, Baltimore, MD 21297-8026  
 517387928 +Altran Financial, PO Box 4043, Concord, CA 94524-4043  
 517387939 +Equiant Financial Svcs, 5401 N Pima Rd Suite 150, Scottsdale, AZ 85250-2630  
 517387940 +Fayfinancial, 440 S La Salle St Ste 20, Chicago, IL 60605-1028  
 517387943 +Kimberly Hardy, 791 Parker Street, Newark, NJ 07104-2317  
 517387945 +Kosmas Group, 3626 Quadrangle Blvd. Ste 300, Orlando, FL 32817-8348  
 517387946 +Nichole Fung, 641 Bryant Avenue, Bronx, NY 10474-6513  
 517387947 +Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360  
 517387948 +North Carolina Federal Credit Union, PO Box 26807, Raleigh, NC 27611-6807  
 517387949 +Orlando Resort Development Group, 3626 Quadrangle Blvd. Ste 300, Orlando, FL 32817-8348  
 517387952 +PNC Bank, National Association, 2650 Warrenville Road, Downers Grove, IL 60515-1748  
 517387953 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 517387951 +Pnc Bank, Attn: Bankruptcy Department, 6750 Miller Road; Mailstop Br-Yb58-01-3,  
 Brecksville, OH 44141-3239  
 517387964 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517387965 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 517387967 Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e,  
 DesMoines, IA 50306  
 517387969 +World Omni Financial, 6150 Omni Park Dr, Mobile, AL 36609-5195  
 517387970 +World Omni Financial, Po Box 991817, Mobile, AL 36691-8817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2018 00:00:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517387927 +EDI: GMACFS.COM Jun 23 2018 03:33:00 Ally Financial, Po Box 380901,  
 Bloomington, MN 55438-0901  
 517387929 +EDI: AQUAFINANCE.COM Jun 23 2018 03:34:00 Aqua Finance Inc, 1 Corporate Dr,  
 Wausau, WI 54401-1724  
 517387930 +EDI: TSYS2.COM Jun 23 2018 03:33:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015  
 517387932 +EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517387933 +EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One / Furnit,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517387934 +EDI: CHASE.COM Jun 23 2018 03:33:00 Chase Card Services, Po Box 15298,  
 Wilmington, DE 19850-5298  
 517387935 +EDI: WFNNB.COM Jun 23 2018 03:33:00 Comenity Bank/Mandees, Comenity Bank, Po Box 182125,  
 Columbus, OH 43218-2125  
 517387936 +EDI: WFNNB.COM Jun 23 2018 03:33:00 Comenity Bank/Pier 1, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 517387937 +EDI: WFNNB.COM Jun 23 2018 03:33:00 Comenitycapital/bjsclb, Comenity Bank,  
 Po Box 182125, Columbus, OH 43218-2125  
 517387938 EDI: RCSDELL.COM Jun 23 2018 03:33:00 Dell Financial Services, Attn: Bankruptcy,  
 Po Box 81577, Austin, TX 78708  
 517387941 +E-mail/Text: collectionbankruptcies.bancorp@53.com Jun 23 2018 00:01:31 Fifth Third Bank,  
 Attn: Bankruptch Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803  
 517387942 EDI: IRS.COM Jun 23 2018 03:33:00 Internal Revenue Service, PO Box 724,  
 Springfield, NJ 07081-0724  
 517387944 +EDI: CBSKOHL.COM Jun 23 2018 03:33:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 517387950 +EDI: WFNNB.COM Jun 23 2018 03:33:00 Pier 1/Comenity Bank, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 517387954 +EDI: DRIV.COM Jun 23 2018 03:33:00 Santander Consumer USA, Santander Consumer USA,  
 Po Box 961245, Fort Worth, TX 76161-0244  
 517387955 +EDI: DRIV.COM Jun 23 2018 03:33:00 Santander Consumer USA, Po Box 961245,  
 Ft Worth, TX 76161-0244  
 517387958 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 517387956 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchb/care Credit, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 517387957 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchb/ccdstr, Po Box 96060, Orlando, FL 32896-0001  
 517392041 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517387959 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517387960 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 48

Date Rcvd: Jun 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517387961 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
517387962 EDI: TFSR.COM Jun 23 2018 03:33:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52408  
517387966 +EDI: WFFC.COM Jun 23 2018 03:33:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
Po Box 19657, Irvine, CA 92623-9657  
517387968 +EDI: WFFC.COM Jun 23 2018 03:33:00 Wfm/wbm, Po Box 10335, Des Moines, IA 50306-0335  
TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517387931 Capl/bstby  
517387963 ##+Transworld System Inc, 2235 Mercury Way, Ste 275, Santa Rose, CA 95407-5463  
TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,  
maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org  
Kevin C. Fayette on behalf of Joint Debtor Glenford Fung kfayette@kevinfayette.com  
Kevin C. Fayette on behalf of Debtor Mildred Fung kfayette@kevinfayette.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, N.A. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6